

FACTS**WHAT DOES CITIZENS SECURITY BANK & TRUST COMPANY DO WITH YOUR PERSONAL INFORMATION**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and Credit scores • Payment history and Transaction or loss history • Account balances and Account transactions <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citizens Security Bank & Trust Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citizens Security Bank & Trust Company share?	Can you limit this sharing?
For our everyday business purposes —such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes —to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes —information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes —information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 1-888-272-8866 or go to www.citizenssecurity.com
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Who we are

Who is providing this notice?	Citizens Security Bank & Trust Company a financial institution in affiliation with our holding company, Mabrey Bancorporation, Inc.
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What we do

How does Citizens Security Bank & Trust Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Citizens Security Bank & Trust Company collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ● apply for a loan or open an account ● make deposits or withdrawals from your account or use your credit or debit card ● pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ● sharing for affiliates' everyday business purposes – information about your creditworthiness ● affiliates from using your information to market to you ● sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Citizens Security Bank & Trust Company does not share with our affiliates.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ● <i>Citizens Security Bank & Trust Company does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ● <i>Citizens Security Bank & Trust Company doesn't jointly market.</i>

Other important information

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Privacy Notice Model Form Violations Checklist

We did not detect any common deviation from the safe harbor Model Form and Instructions. You should ensure that selections you have made and text you have entered in the various prompts and fields are consistent with Field and Window Helps, the Model Form and Instructions, and your institution's privacy policies.